

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20551</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Filing at a Glance

Company: Allstate Indemnity Company	SERFF Tr Num: ALSX-125919928	State: Arkansas
Product Name: Private Passenger Auto	SERFF Status: Closed	State Tr Num: EFT \$100
TOI: 19.0 Personal Auto	Co Tr Num: R20551	State Status: Fees verified and received
Sub-TOI: 19.0001 Private Passenger Auto (PPA)	Co Status:	Reviewer(s): Alexa Grissom, Betty Montesi
Filing Type: Rate	Author: SPI AllState	Disposition Date: 12/04/2008
	Date Submitted: 11/25/2008	Disposition Status: Filed
Effective Date Requested (New): 01/19/2009		Effective Date (New): 01/19/2009
Effective Date Requested (Renewal): 02/23/2009		Effective Date (Renewal): 02/23/2009

State Filing Description:

General Information

Project Name: Model Year Update	Status of Filing in Domicile:
Project Number: R20551	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/04/2008	
State Status Changed: 12/04/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
With this filing, Allstate is implementing new model year adjustment amounts used to determine prospective model year factors.	

Currently, based on the filed and approved manual rule (Model Year Rating), when a model year is not shown on the rating pages, factors for the new model year will be 5% above the factor for the immediately preceding model year for Collision and Comprehensive coverages. This adjustment amount will continue to be used for model years 2008 and

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<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
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prior. Model year factors for model years 2008 and prior have been updated in the rating pages to reflect the current adjustment amount of 5% for Collision and Comprehensive coverages. Please note since these factors are presently being used pursuant to the current rule, this is solely to update the pages to show the current factors and will have no impact on rates.

For model years 2009 and subsequent, a new adjustment factor of 7% for Collision and Comprehensive coverages is being proposed. Please note, factors for future new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

Since this revision immediately only impacts model year 2009 vehicles (and there are a minimal number of model year 2009 vehicles), there will be negligible rate impact due to this change.

Attachment 1 shows theoretical loss ratios for policy year 2006 for each model year 1996 through 2006. A theoretical loss ratio removes the effect of a particular rating variable, in this case model year rating. A trend measuring the change in theoretical loss ratios by model year was calculated. Based on this data, 7% annual changes for Collision and Comprehensive are being filed prospectively for model year factors for model years 2009 and subsequent.

In accordance with the filed and approved manual rule (Model Year Rating), the model year factors prior to 1999 have been removed from the manual rate pages and the 1999 factor will now apply to all model years 1999 and prior. As stated in the rules, this change automatically took place on October 1, 2008. Therefore, this is only a clarification to the manual rate pages; it reflects the currently approved process.

Minor revisions have been made to the Model Year Rating rule. Annual model year adjustment amounts, now referred to as the 'Subsequent Model Year Adjustments', have been removed from the rule and moved instead to the rate pages. See the attached filers for details.

Company and Contact

Filing Contact Information

Chris Ewing,
2775 Sanders Road (847) 402-5000 [Phone]

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20551</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Northbrook, IL 60062

(847) 402-9757[FAX]

Filing Company Information

Allstate Indemnity Company

CoCode: 19240

State of Domicile: Illinois

2775 Sanders Road

Group Code: 8

Company Type:

Suite A5

Northbrook, IL 60062

Group Name: Allstate

State ID Number:

(847) 402-5000 ext. [Phone]

FEIN Number: 36-6115679

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20551</i>		
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<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Allstate Indemnity Company	\$100.00	11/25/2008	24151893

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
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<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	12/04/2008	12/04/2008

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
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Disposition

Disposition Date: 12/04/2008

Effective Date (New): 01/19/2009

Effective Date (Renewal): 02/23/2009

Status: Filed

Comment:

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Allstate Indemnity Company	0.000%	\$0	6	\$3,210,426	1.200%	0.000%	0.000%

SERFF Tracking Number:	ALSX-125919928	State:	Arkansas
Filing Company:	Allstate Indemnity Company	State Tracking Number:	EFT \$100
Company Tracking Number:	R20551		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Private Passenger Auto		
Project Name/Number:	Model Year Update/R20551		

Item Type	Item Name	Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	Attachment 1, RateRuleSchedule	Filed	Yes
Rate	CheckingListR20551	Filed	Yes
Rate	ManualR20551.pdf	Filed	Yes

SERFF Tracking Number:	ALSX-125919928	State:	Arkansas
Filing Company:	Allstate Indemnity Company	State Tracking Number:	EFT \$100
Company Tracking Number:	R20551		
TOI:	19.0 Personal Auto	Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Product Name:	Private Passenger Auto		
Project Name/Number:	Model Year Update/R20551		

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Neutral
Overall Percentage of Last Rate Revision:	0.000%
Effective Date of Last Rate Revision:	10/06/2008
Filing Method of Last Filing:	File and Use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Allstate Indemnity Company	0.000%	0.000%	\$0	6	\$3,210,426	1.200%	0.000%

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
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<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	CheckingListR20551	R20551	New	R20551.PDF
Filed	ManualR20551.pdf	R20551	Replacement	R20551.PDF

CHECKING LIST FOR PRIVATE PASSENGER AUTO

Printing dates are shown on each page to facilitate identification of different editions, but have no direct connection with the effective date of the page.

RULES

Enclosed: Page 15 and 16 dated 1-1-2009

Withdrawn: Page 15 dated 6-1-2002
Page 16 dated 7-1-1993

PREMIUM SECTION

Enclosed: Page 5 dated dated 1-1-2009

Withdrawn: Page 5 dated 6-1-2002

RULE 21 - MODEL YEAR RATING - COVERAGES DD & HH

The following rating procedure applies to the determination of physical damage premiums for Private Passenger Automobiles:

- A. The premium shall be calculated using the appropriate Model Year Factors found on the rating pages. If a factor for a new model year is not shown, annually increase the factor for the most recent model year that is shown by the Subsequent Model Year Adjustment found on the rating page.

Note: Factors for new model years not shown on the rating page should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

- B. On October 1 of each calendar year, the current model year changes to equal the next calendar year and then the factor for the eleventh preceding model year and all earlier model years shall be adjusted to equal the factor shown for the tenth preceding model year.

RULE 22 - CERTIFIED RISK SURCHARGE

If an insured is required to submit a Certificate of Financial Responsibility (CFR) filing to the state in order to comply with an automobile financial responsibility law, a surcharge will be applied to the Bodily Injury and Property Damage premium of the vehicle with the highest combined Bodily Injury and Property Damage premium. This surcharge will be removed upon notification to us of the expiration date of the CFR filing requirement.

Refer to the rating pages to determine the appropriate surcharge.

Note: If 2 or more insureds need a CFR filing at the same time on the same policy, the surcharge is only applied once.

RULE 23 - VEHICLE SURCHARGE - COVERAGES DD & HH

A surcharge shall be applied to the Collision and Comprehensive rates of certain automobiles. Refer to the rating pages for the list of vehicles to be surcharged and their appropriate surcharges.

The vehicle surcharge is only applicable to Model Year 2002 and prior vehicles.

RULE 24 - INEXPERIENCED OPERATOR SURCHARGE - COVERAGES AA, BB & DD

An inexperienced operator surcharge will be assigned to a vehicle whose principal or basic operator has been licensed for less than two years in the United States or Canada.

Refer to the rating pages to determine the appropriate surcharge.

- Notes:**
- a. Married males less than 25 years of age who drive over 25% of the estimated amount of mileage, are considered basic operators for the purpose of applying this surcharge.
 - b. In all cases the surcharge will be applied for a maximum of 2 years.

RULE 25 - PASSIVE RESTRAINT DISCOUNT - COVERAGES VC, VM & VW

For any 1974 and subsequent insured automobile equipped with air bags which meet published federal safety standards and which have been installed by a qualified installation facility, the passive restraint discount shall be applied to the VC, VM and VW rates.

For any 1981 and subsequent insured automobile equipped with automatic motorized seat belts which have been factory installed, the passive restraint discount shall be applied to the VC, VM and VW rates.

Note: If any insured automobile is equipped with both air bags and automatic motorized seat belts, only the larger of the two discounts applies.

Refer to the rating pages to determine the appropriate discount.

RULE 26 - ANTILOCK BRAKE DISCOUNT - COVERAGES AA, BB & DD

The Antilock Brake discount shall be applied to AA, BB & DD rates for any 1983 or newer automobile which is equipped with a factory installed antilock braking system on all four wheels.

Refer to the rating pages to determine the appropriate discount.

RULE 27 - ACCIDENT PREVENTION COURSE DISCOUNT - COVERAGES AA, BB, DD & HH

The rate for coverages AA, BB, DD and HH will be reduced by the factor shown on the rating pages.

To qualify, the principal operator must meet **ALL** of the following requirements:

- A. Be at least 55 years old.
- B. Provide Allstate with proof of successful completion of a Motor Vehicle Accident Prevention course meeting the Arkansas Department of Motor Vehicles' (Office of Driver Services) criteria.

This discount applies for three years. In order to renew the discount for an additional three years, the above two items must again be satisfied. If proof that the insured qualifies is submitted after the renewal term becomes effective, the reduction will not be applied until the next premium period.

The discount applies to the vehicle(s) whose principal operator qualifies for the discount.

ARKANSAS VOLUNTARY PRIVATE PASSENGER AUTO PHYSICAL DAMAGE RATING FACTORS

COLLISION AND COMPREHENSIVE MODEL YEAR FACTORS RULE 21	
MODEL YEAR	FACTOR
2009	3.12
2008	2.92
2007	2.78
2006	2.65
2005	2.52
2004	2.40
2003	2.29
2002	2.18
2001	2.08
2000	1.98
1999	1.89
& PRIOR	

Subsequent Model Year Adjustment:
For model year factors not shown
in the table, apply the following annual
increase to the most recent model year
factor shown above. Round to 2
decimal places after each calculation.

Collision = 7%
Comprehensive = 7%

DEDUCTIBLE BY PGS FACTOR RULES 19 AND 20 COLLISION Applies to Model Years 2002 and prior				
PGS	DEDUCTIBLE			
	\$200	\$250	\$500	\$1,000
G,I,K,M	0.75	0.71	0.54	0.34
O	0.91	0.87	0.71	0.51
S	1.03	1.00	0.85	0.64
T	1.18	1.15	0.99	0.73
Z	1.18	1.15	0.99	0.73
U	1.33	1.29	1.12	0.89
V	1.49	1.44	1.25	1.01
X	1.49	1.44	1.25	1.01
W	1.68	1.63	1.43	1.16
Y	1.98	1.84	1.60	1.32
A	2.19	2.14	1.93	1.63
B	2.64	2.59	2.34	1.98
C	3.19	3.13	2.86	2.48
D	3.70	3.63	3.36	2.89
E	4.33	4.24	3.92	3.38
F	4.96	4.85	4.54	3.92
H	5.61	5.49	5.14	4.44
J	5.97	5.85	5.47	4.73
L	6.69	6.55	6.13	5.29

DEDUCTIBLE BY PGS FACTOR RULES 19 AND 20 COMPREHENSIVE Applies to Model Years 2002 and prior					
PGS	DEDUCTIBLE				
	\$100	\$150	\$250	\$500	\$1,000
G,I,K,M	0.71	0.60	0.48	0.37	0.28
O	0.92	0.80	0.67	0.54	0.41
S	1.34	1.17	1.00	0.83	0.68
T	1.80	1.59	1.37	1.16	0.94
Z	1.80	1.59	1.37	1.16	0.94
U	2.28	2.06	1.83	1.68	1.37
V	2.77	2.58	2.31	2.01	1.74
X	2.77	2.58	2.31	2.01	1.74
W	3.34	3.12	2.80	2.48	2.15
Y	4.05	3.79	3.44	3.02	2.62
A	5.29	4.95	4.50	3.94	3.43
B	7.14	6.84	6.39	5.71	4.96
C	9.42	9.03	8.44	7.75	6.77
D	11.68	11.31	10.58	9.85	8.64
E	13.77	13.34	12.48	11.62	10.18
F	16.01	15.51	14.50	13.50	11.84
H	18.64	18.05	16.88	15.72	13.78
J	21.82	21.14	19.77	18.41	16.14
L	23.09	22.36	20.92	19.48	17.07

DEDUCTIBLE BY PGS FACTOR RULES 19 AND 20 COLLISION Applies to Model Years 2003 and subsequent				
PGS	DEDUCTIBLE			
	\$200	\$250	\$500	\$1,000
M	0.75	0.71	0.54	0.34
O	0.91	0.87	0.71	0.51
S	1.03	1.00	0.85	0.64
T	1.18	1.15	0.99	0.73
U	1.33	1.29	1.12	0.89
V	1.49	1.44	1.25	1.01
W	1.68	1.63	1.43	1.16
N	1.88	1.84	1.60	1.32
P	1.88	1.84	1.60	1.32
Q	2.19	2.14	1.93	1.63
R	2.19	2.14	1.93	1.63
G	2.19	2.14	1.93	1.63
I	2.64	2.59	2.34	1.98
K	2.64	2.59	2.34	1.98
C	3.19	3.13	2.86	2.46
D	3.70	3.63	3.36	2.89
E	4.33	4.24	3.92	3.38
F	4.96	4.85	4.54	3.92
H	5.61	5.49	5.14	4.44
J	5.97	5.85	5.47	4.73
L	6.69	6.55	6.13	5.29

DEDUCTIBLE BY PGS FACTOR RULES 19 AND 20 COMPREHENSIVE Applies to Model Years 2003 and subsequent					
PGS	DEDUCTIBLE				
	\$100	\$150	\$250	\$500	\$1,000
M	0.71	0.60	0.48	0.37	0.28
O	0.92	0.80	0.67	0.54	0.41
S	1.34	1.17	1.00	0.83	0.68
T	1.80	1.59	1.37	1.16	0.94
U	2.28	2.06	1.83	1.68	1.37
V	2.77	2.58	2.31	2.01	1.74
W	3.34	3.12	2.80	2.48	2.15
N	4.05	3.79	3.44	3.02	2.62
P	4.05	3.79	3.44	3.02	2.62
Q	5.29	4.95	4.50	3.94	3.43
R	5.29	4.95	4.50	3.94	3.43
G	5.29	4.95	4.50	3.94	3.43
I	7.14	6.84	6.39	5.71	4.96
K	7.14	6.84	6.39	5.71	4.96
C	9.42	9.03	8.44	7.75	6.77
D	11.68	11.31	10.58	9.85	8.64
E	13.77	13.34	12.48	11.62	10.18
F	16.01	15.51	14.50	13.50	11.84
H	18.64	18.05	16.88	15.72	13.78
J	21.82	21.14	19.77	18.41	16.14
L	23.09	22.36	20.92	19.48	17.07

ALLSTATE INDEMNITY COMPANY

SERFF Tracking Number: ALSX-125919928 State: Arkansas
Filing Company: Allstate Indemnity Company State Tracking Number: EFT \$100
Company Tracking Number: R20551
TOI: 19.0 Personal Auto Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Product Name: Private Passenger Auto
Project Name/Number: Model Year Update/R20551

Supporting Document Schedules

Satisfied -Name: A-1 Private Passenger Auto
Abstract

Review Status:
Filed 12/04/2008

Comments:

Attachment:

Form A1 - PPA Abstract.PDF

Satisfied -Name: APCS-Auto Premium Comparison
Survey

Review Status:
Filed 12/04/2008

Comments:

Attachments:

APCS.PDF

APCS.XLS

Satisfied -Name: NAIC loss cost data entry document

Review Status:
Filed 12/04/2008

Comments:

Attachment:

RF-1 - Rate Filing Abstract.PDF

Bypassed -Name: NAIC Loss Cost Filing Document
for OTHER than Workers' Comp

Review Status:
Filed 12/04/2008

Bypass Reason: n/a

Comments:

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:
Filed 12/04/2008

Comments:

Attachment:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

Satisfied -Name:	Attachment 1, RateRuleSchedule	Review Status:	
Comments:		Filed	12/04/2008
Attachments:			
Attachment 1.PDF			
Attachment 1.XLS			
Attachment 1.PDF			

ARKANSAS INSURANCE DEPARTMENT
PRIVATE PASSENGER AUTOMOBILE ABSTRACT

FORM A-1
Rev. 4/98

Instructions: All questions must be answered. If the answer is "none" or "Not applicable", so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent homeowners rate/rule submission that do not alter the information contained herein need not include this form.

Company Name: Allstate Indemnity Company
NAIC No.: 19240 Group No.: 0008


1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance?
No
2. Do you furnish a market for young drivers? Yes
Over age 65 drivers? Yes
3. Do you require collateral business to support a youthful driver risk? No
4. Do you insure driver with an international or foreign driver's license? No
5. Specify the percentage you allow in credit or discounts for the following*:

a. Driver Over 55	<u>N/A</u> %
b. Good Student Discount	<u>N/A</u> %
c. Multi-car Discount	<u>10-25</u> %
d. Accident Free Discount*	<u>N/A</u> %
*Please Specify Qualification for Discount (see the following page)	
e. Anti-theft Discount	<u>N/A</u> %
f. Other (specify)	
<u>Resident Student Discount</u>	<u>10-15</u> %
<u>College Graduate Discount</u>	<u>5</u> %
<u>Anti-lock Brake Discount</u>	<u>10</u> %
<u>Passive Restraint Discount</u>	<u>10-30</u> %
<u>Homeownership Discount</u>	<u>5</u> %
<u>Accident Prevention Course Discount</u>	<u>10</u> %
<u>"The Good Hands People® Discount"</u>	<u>10</u> %
6. Do you have an installment payment plan for automobile insurance? Yes
If so, what is the fee for installment payments? \$3.50

7. Does your company utilize a tiered rating plan? Yes
If so, list the programs and percentage difference. Claim Risk Plan Levels 1-15. Please Refer to Rules and Rates Manual for Further Details Regarding This Tiering Structure.
State the current volume for each program. (6-month premiums as of 11/13/08)

<u>Policies currently not rated by Claim Risk Plan</u>	<u>\$330,268</u>
<u>Claim Risk Plan 1</u>	<u>\$125,524</u>
<u>Claim Risk Plan 2</u>	<u>\$46,700</u>
<u>Claim Risk Plan 3</u>	<u>\$17,550</u>
<u>Claim Risk Plan 4</u>	<u>\$1,051</u>
<u>Claim Risk Plan 5</u>	<u>\$252,231</u>
<u>Claim Risk Plan 6</u>	<u>\$66,653</u>
<u>Claim Risk Plan 7</u>	<u>\$29,450</u>
<u>Claim Risk Plan 8</u>	<u>\$2,887</u>
<u>Claim Risk Plan 9</u>	<u>\$138,248</u>
<u>Claim Risk Plan 10</u>	<u>\$24,974</u>
<u>Claim Risk Plan 11</u>	<u>\$3,656</u>
<u>Claim Risk Plan 12</u>	<u>\$13,523</u>
<u>Claim Risk Plan 13</u>	<u>\$70,916</u>
<u>Claim Risk Plan 14</u>	<u>\$235,641</u>
<u>Claim Risk Plan 15</u>	<u>\$234,561</u>

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.


 Signature
 Product Operations Consultant
 Title
847-402-9391
 Telephone Number

*Please see the Rules/Rates pages for more information on the Driving Record Addend/Subtractive rating component which takes this information into consideration.

AID FC A-1 (4/98)

Private Passenger Auto Premium Comparison Survey Form

FORM APCS - last modified August 2005

NAIC Number: 19240
 Company Name: Allstate Indemnity Company
 Contact Person: Chris Ewing
 Telephone No.: 1-800-366-2958 Ext. 27309
 Email Address: Chris.Ewing@allstate.com
 Effective Date: 1/19/2009

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800
 Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 10-30 %
 AUTO/HOMEOWNERS 5 %
 GOOD STUDENT 0 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 0 %
 \$250/\$500 Deductible Comp./Coll. 6-24 %

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66	Female 18	Male 18	Male or Female 40	Male or Female 66
Vehicle	Coverages	Age																				
1999 Chevrolet Silverado 1500 2WD "LS" regular cab 119" WB	Minimum Liability		\$591	\$822	\$342	\$342	\$656	\$915	\$377	\$377	\$723	\$1,018	\$414	\$414	\$629	\$875	\$361	\$361	\$960	\$1,344	\$546	\$546
	Minimum Liability with Comprehensive and Collision		\$1,791	\$2,678	\$955	\$947	\$1,894	\$2,815	\$995	\$988	\$1,821	\$2,682	\$947	\$940	\$2,006	\$3,018	\$1,062	\$1,047	\$2,308	\$3,397	\$1,207	\$1,199
	100/300/50 Liability with Comprehensive and Collision		\$1,967	\$2,929	\$1,059	\$1,051	\$2,093	\$3,099	\$1,113	\$1,106	\$2,048	\$3,009	\$1,080	\$1,073	\$2,196	\$3,289	\$1,175	\$1,160	\$2,631	\$3,865	\$1,392	\$1,384
2003 Ford Explorer XLT 2WD, 4 door	Minimum Liability		\$581	\$813	\$336	\$336	\$646	\$906	\$371	\$371	\$714	\$1,010	\$407	\$407	\$617	\$867	\$355	\$355	\$944	\$1,331	\$533	\$533
	Minimum Liability with Comprehensive and Collision		\$1,736	\$2,615	\$935	\$924	\$1,835	\$2,744	\$974	\$967	\$1,762	\$2,610	\$922	\$913	\$1,943	\$2,954	\$1,042	\$1,029	\$2,236	\$3,311	\$1,174	\$1,164
	100/300/50 Liability with Comprehensive and Collision		\$1,915	\$2,868	\$1,041	\$1,030	\$2,034	\$3,032	\$1,092	\$1,085	\$1,991	\$2,939	\$1,056	\$1,047	\$2,135	\$3,227	\$1,155	\$1,142	\$2,560	\$3,784	\$1,363	\$1,353
2003 Honda Odyssey "EX"	Minimum Liability		\$470	\$648	\$274	\$274	\$521	\$719	\$303	\$303	\$573	\$799	\$331	\$331	\$500	\$689	\$291	\$291	\$759	\$1,053	\$436	\$436
	Minimum Liability with Comprehensive and Collision		\$1,471	\$2,196	\$784	\$775	\$1,554	\$2,305	\$819	\$813	\$1,490	\$2,188	\$775	\$768	\$1,648	\$2,481	\$876	\$866	\$1,886	\$2,768	\$987	\$980
	100/300/50 Liability with Comprehensive and Collision		\$1,613	\$2,394	\$872	\$863	\$1,711	\$2,529	\$915	\$909	\$1,670	\$2,445	\$882	\$875	\$1,798	\$2,695	\$967	\$957	\$2,138	\$3,136	\$1,134	\$1,127
2005 Toyota Camry LE 3.0L 4 door Sedan	Minimum Liability		\$555	\$766	\$323	\$323	\$617	\$853	\$357	\$357	\$678	\$944	\$388	\$678	\$591	\$815	\$343	\$343	\$905	\$1,254	\$516	\$516
	Minimum Liability with Comprehensive and Collision		\$2,228	\$3,352	\$1,176	\$1,165	\$2,349	\$3,503	\$1,220	\$1,212	\$2,216	\$3,266	\$1,131	\$1,121	\$2,514	\$3,801	\$1,322	\$1,302	\$2,792	\$4,117	\$1,441	\$1,430
	100/300/50 Liability with Comprehensive and Collision		\$2,391	\$3,582	\$1,274	\$1,263	\$2,532	\$3,764	\$1,329	\$1,321	\$2,426	\$3,567	\$1,255	\$1,245	\$2,689	\$4,050	\$1,425	\$1,405	\$3,087	\$4,544	\$1,611	\$1,600
2003 Cadillac Seville "STS" 4 door Sedan	Minimum Liability		\$496	\$689	\$289	\$289	\$550	\$766	\$318	\$318	\$606	\$853	\$350	\$350	\$527	\$734	\$306	\$306	\$802	\$1,124	\$457	\$457
	Minimum Liability with Comprehensive and Collision		\$2,918	\$4,494	\$1,567	\$1,543	\$3,033	\$4,630	\$1,598	\$1,583	\$2,786	\$4,197	\$1,439	\$1,416	\$3,309	\$5,144	\$1,771	\$1,741	\$3,491	\$5,273	\$1,816	\$1,793
	100/300/50 Liability with Comprehensive and Collision		\$3,070	\$4,709	\$1,658	\$1,634	\$3,204	\$4,874	\$1,701	\$1,686	\$2,980	\$4,475	\$1,554	\$1,531	\$3,472	\$5,375	\$1,869	\$1,839	\$3,764	\$5,669	\$1,974	\$1,951
1998 Chevrolet Cavalier LS 4D Sedan	Minimum Liability		\$591	\$822	\$342	\$342	\$656	\$915	\$377	\$377	\$723	\$1,018	\$414	\$414	\$629	\$875	\$361	\$361	\$960	\$1,344	\$546	\$546
	Minimum Liability with Comprehensive and Collision		\$1,544	\$2,291	\$820	\$814	\$1,647	\$2,424	\$865	\$859	\$1,604	\$2,345	\$834	\$828	\$1,726	\$2,568	\$911	\$900	\$2,040	\$2,978	\$1,069	\$1,063
	100/300/50 Liability with Comprehensive and Collision		\$1,720	\$2,542	\$924	\$918	\$1,846	\$2,708	\$983	\$977	\$1,831	\$2,672	\$967	\$961	\$1,916	\$2,839	\$1,024	\$1,013	\$2,363	\$3,446	\$1,254	\$1,248

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20551</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

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NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	R20551	
2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number		
Company Name		Company NAIC Number	
3.	A.	Allstate Indemnity Company	B. 19240
Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)	
4.	A.	Private Passenger Auto	B. Private Passenger Auto

5.							
(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	N/A	N/C	N/A	N/A	N/A	N/A	N/A
Property Damage	N/A	N/C	N/A	N/A	N/A	N/A	N/A
Medical	N/A	N/C	N/A	N/A	N/A	N/A	N/A
Uninsured/Underinsured Motorists	N/A	N/C	N/A	N/A	N/A	N/A	N/A
Collision	N/A	0.0	N/A	N/A	N/A	N/A	N/A
Comprehensive	N/A	0.0	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT	N/A	0.0					

6. 5 Year History Rate Change History							
Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2005	3,849 (earned exposures)			5,593,062	1,697,799	.30	.54
2006	3,624 (earned exposures)			5,130,820	2,192,096	.43	.53
2007	2,876 (earned exposures)			4,463,477	1,923,869	.43	.55
		0.0%	10/6/08				

7.	
Expense Constants	Selected Provisions
A. Other Acquisition	4.5%
B. General Expense	Liab - 4.9% Phys Dmg - 5.1%
C. Taxes, License & Fees	Liab - 3.4% Phys Dmg - 3.6%
D. Underwriting Profit	Liab - 10.0% Phys Dmg - 11.3%
Debt Provision	1.2%
E. Commissions	9.1%
F. TOTAL	Liab - 33.1%; Phys Dmg - 34.8 %
	ULAE: Liab-18.2% Phys Dmg-15.0% (ULAE is a percentage of losses)

8. **N** Apply Lost Cost Factors to Future filings? (Y or N)
9. **1.2%** Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): This is just an estimation
10. **0.0%** Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): This is just an estimation
- PC RLC

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 45%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 45%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
---	---


3.	Group Name	Group NAIC #
	Allstate	008

4.	Company Name(s)	Domicile	NAIC #	FEIN #	State #
	Allstate Indemnity Company	IL	19240	36-6115679	

5. Company Tracking Number	R20551
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Chris Ewing 2775 Sanders Road, Suite A5 Northbrook IL 60062		800-366-2958 Ext. 27309	847-402-9757	

7.	Signature of authorized filer	
8.	Please print name of authorized filer	Chris Ewing

Filing Information (see General Instructions for descriptions of these fields)

9.	Type of Insurance (TOI)	19.0 Personal Auto
10.	Sub-Type of Insurance (Sub-TOI)	19.0001 Private Passenger Auto (PPA)
11.	State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12.	Company Program Title (Marketing Title)	Private Passenger Auto
13.	Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14.	Effective Date(s) Requested	New: 01/19/2009 Renewal: 02/23/2009
15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	11/25/08
19.	Status of filing in domicile	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	R20551
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

With this filing, Allstate is implementing new model year adjustment amounts used to determine prospective model year factors.

Currently, based on the filed and approved manual rule (Model Year Rating), when a model year is not shown on the rating pages, factors for the new model year will be 5% above the factor for the immediately preceding model year for Collision and Comprehensive coverages. This adjustment amount will continue to be used for model years 2008 and prior. Model year factors for model years 2008 and prior have been updated in the rating pages to reflect the current adjustment amount of 5% for Collision and Comprehensive coverages. Please note since these factors are presently being used pursuant to the current rule, this is solely to update the pages to show the current factors and will have no impact on rates.

For model years 2009 and subsequent, a new adjustment factor of 7% for Collision and Comprehensive coverages is being proposed. Please note, factors for future new model years not shown in the Automobile Rating Section should be calculated in sequential order. The Subsequent Model Year Adjustment should be compounded annually for each new model year not shown.

Since this revision immediately only impacts model year 2009 vehicles (and there are a minimal number of model year 2009 vehicles), there will be negligible rate impact due to this change.

Attachment 1 shows theoretical loss ratios for policy year 2006 for each model year 1996 through 2006. A theoretical loss ratio removes the effect of a particular rating variable, in this case model year rating. A trend measuring the change in theoretical loss ratios by model year was calculated. Based on this data, 7% annual changes for Collision and Comprehensive are being filed prospectively for model year factors for model years 2009 and subsequent.

In accordance with the filed and approved manual rule (Model Year Rating), the model year factors prior to 1999 have been removed from the manual rate pages and the 1999 factor will now apply to all model years 1999 and prior. As stated in the rules, this change automatically took place on October 1, 2008. Therefore, this is only a clarification to the manual rate pages; it reflects the currently approved process.

Minor revisions have been made to the Model Year Rating rule. Annual model year adjustment amounts, now referred to as the 'Subsequent Model Year Adjustments', have been removed from the rule and moved instead to the rate pages. See the attached filers for details.

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
	<div data-bbox="183 1461 409 1516"> <p>Check #: eft</p> <p>Amount: \$100</p> </div> <div data-bbox="154 1757 1300 1812"> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p> </div>

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

**ALLSTATE INDEMNITY COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
COUNTRYWIDE***

Model Year Factor Support

Collision & Comprehensive Coverages Combined

<u>Model Year</u>	<u>Theoretical Loss Ratio^</u>
1996	83%
1997	94%
1998	99%
1999	113%
2000	122%
2001	136%
2002	152%
2003	164%
2004	177%
2005	179%
2006	199%

11 Point Trend: 9.2%

Selected: 7.0%

* Excludes NC, NJ, and TX.

^ Policy Year 2006 data evaluated as of 12/31/2007, premium excludes model year factors.

<i>SERFF Tracking Number:</i>	<i>ALSX-125919928</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Allstate Indemnity Company</i>	<i>State Tracking Number:</i>	<i>EFT \$100</i>
<i>Company Tracking Number:</i>	<i>R20551</i>		
<i>TOI:</i>	<i>19.0 Personal Auto</i>	<i>Sub-TOI:</i>	<i>19.0001 Private Passenger Auto (PPA)</i>
<i>Product Name:</i>	<i>Private Passenger Auto</i>		
<i>Project Name/Number:</i>	<i>Model Year Update/R20551</i>		

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**ALLSTATE INDEMNITY COMPANY
VOLUNTARY PRIVATE PASSENGER AUTO
COUNTRYWIDE***

Model Year Factor Support

Collision & Comprehensive Coverages Combined

<u>Model Year</u>	<u>Theoretical Loss Ratio^</u>
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